

United States Bankruptcy Court
Northern District of Ohio

In re:
Dean Maynard Boland
Debtor

Case No. 16-10250-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Jun 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2016.

db +Dean Maynard Boland, 1440 Lewis Drive, Lakewood, OH 44107-4826
aty +Martha D. Bolton, 2240 Belleair Road, Suite 115, Clearwater, fl 33764-2768
aty +Patrick M. O'Connor, O'Connor Law Firm, 2240 Belleair Road, Suite 115, Clearwater, fl 33764-2768
cr +John W Forrest, 200 Public Square, Suite 3500, Cleveland, Oh 44114-2317
cr +Peter M. Lora, c/o Sheldon Stein, 50 Public Square, Cleveland, OH 44113-2202
cr +Victoria Bloom, c/o Sheldon Stein, 50 Public Square, #400, Cleveland, OH 44113-2203
24126632 +Amanda Patterson, 1176 Columbia Purvis Road, Columbia, MS 39429-7216
24126628 +Bernadette Marshall, Esq., Marshall Law Firm Ltd., 1265 West 6th Street, Suite 400, Cleveland, OH 44113-1347
24126623 Charter One Bank, One Citizens Drive, Riverside, RI 02915-3000
24126622 +Charter One Bank, P.O. Box 7000, Providence, RI 02940-7000
24126624 +Jane Doe, c/o Peter Lora, 15717 Clifton Boulevard, Lakewood, OH 44107-2446
24126633 +Jane Roe, c/o Victoria Bloom, 10217 Unity Avenue, Cleveland, OH 44111-1269
24126626 John W. Forrest, Inmate Number P47402, Santa Rosa Correctional Facility, 5850 East Milton Road, Milton, FL 32583-7914
24160805 +Jonathan E. Rosenbaum, 230 Third Street, Ste. 101, Elyria, OH 44035-5649, (440) 322-7972, jerosenbaum@windstream.com
24126634 +Jonathan E. Rosenbaum, Esq., 230 Third Street, Suite 101, Elyria, OH 44035-5649
24170453 +Jonathan Rosenbaum, 230 Third Street, Ste. 101, Elyria, OH 44035-5649
24126618 +Lisa A. Boland, 14604 Garfield Avenue, Lakewood, OH 44107-5927
24126620 +Nichole Boland, 1440 Lewis Drive, Lakewood, OH 44107-4826
24126630 +Patrick M. O'Connor, Esq., O'Connor Law Firm, 2240 Belleair Road, Suite 115, Clearwater, FL 33764-2768
24126627 +Peter Lora, 17506 Neff Road, Cleveland, OH 44119-1968
24126635 +Robert A. Schuerger, Esq., 81 South Fifth Street, Suite 400, Columbus, OH 43215-4323
24160804 +Sheldon Stein, S. Stein Company LLC, 50 Public Square, Ste. 400, Cleveland, OH 44113-2203, (216) 696-5329, ssteindocs@gmail.com
24126636 +U.S. Bank Home Mortgage, P.O. Box 21948, Eagan, MN 55121-0948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRABAUMGART.COM Jun 30 2016 22:18:00 Richard A. Baumgart, Ohio Savings Bank, 1801 East 9th Street, #1100, Cleveland, OH 44114-3169
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jun 30 2016 22:42:56 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr +EDI: QSSTEIN.COM Jun 30 2016 22:18:00 Sheldon Stein, S. Stein Company LLC, 50 Public Square, Ste. 400, PO Box 5606, Cleveland, OH 44101-0606
24126621 EDI: CAPITALONE.COM Jun 30 2016 22:18:00 Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
24126625 E-mail/Text: cashiering-administrationservices@flagstar.com Jun 30 2016 22:47:08 Flagstar Bank FSB, 5151 Corporate Drive, Mail Stop E115-3, Troy, MI 48098-2639
24126629 +EDI: WFFC.COM Jun 30 2016 22:18:00 Mattress Firm, P.O. Box 14517, Des Moines, IA 50306-3517
24126631 E-mail/Text: Bankruptcy.notices@tax.state.oh.us Jun 30 2016 22:47:09 Ohio Department of Taxation, Attn: Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
24126637 EDI: WFNNB.COM Jun 30 2016 22:18:00 WFNNB, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Matrix Financial Services Corp
cr U.S. Bank National Association
24126619* +Lisa A. Boland, 14604 Garfield Avenue, Lakewood, OH 44107-5927

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2016 at the address(es) listed below:

Christopher P. Kennedy on behalf of Creditor Matrix Financial Services Corp
bankruptcy@carlisle-law.com
Dov Frankel on behalf of Debtor Dean Maynard Boland dfrankel@taftlaw.com,
BHORVATH@TAFTLAW.COM;CLE_Docket_Assist@taftlaw.com
Dov Frankel on behalf of Attorney Martha D. Bolton dfrankel@taftlaw.com,
BHORVATH@TAFTLAW.COM;CLE_Docket_Assist@taftlaw.com
Dov Frankel on behalf of Creditor John W Forrest dfrankel@taftlaw.com,
BHORVATH@TAFTLAW.COM;CLE_Docket_Assist@taftlaw.com
Dov Frankel on behalf of Attorney Patrick M. O'Connor dfrankel@taftlaw.com,
BHORVATH@TAFTLAW.COM;CLE_Docket_Assist@taftlaw.com
Jonathan E. Rosenbaum on behalf of Creditor Peter M. Lora jerosenbaum@windstream.net
Jonathan E. Rosenbaum on behalf of Plaintiff Jane Doe jerosenbaum@windstream.net
Jonathan E. Rosenbaum on behalf of Plaintiff Jane Roe jerosenbaum@windstream.net
Jonathan E. Rosenbaum on behalf of Creditor Victoria Bloom jerosenbaum@windstream.net
Nicholas E. O'Bryan on behalf of Creditor U.S. Bank National Association
bk-notices@lauritolaw.com
Richard A. Baumgart baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com
Sheldon Stein on behalf of Creditor Victoria Bloom ssteindocs@gmail.com,
kristine@exl00.com;sheldon@steintrustee.com
Sheldon Stein on behalf of Plaintiff Jane Doe ssteindocs@gmail.com,
kristine@exl00.com;sheldon@steintrustee.com
Sheldon Stein on behalf of Plaintiff Jane Roe ssteindocs@gmail.com,
kristine@exl00.com;sheldon@steintrustee.com
Sheldon Stein on behalf of Creditor Sheldon Stein ssteindocs@gmail.com,
kristine@exl00.com;sheldon@steintrustee.com
Sheldon Stein on behalf of Creditor Peter M. Lora ssteindocs@gmail.com,
kristine@exl00.com;sheldon@steintrustee.com
Stephen D. Hobt on behalf of Creditor John W Forrest shobt@aol.com
Stephen D. Hobt on behalf of Debtor Dean Maynard Boland shobt@aol.com
Stephen D. Hobt on behalf of Defendant Dean Maynard Boland shobt@aol.com

TOTAL: 19

Information to identify the case:Debtor 1 **Dean Maynard Boland**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6488**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Northern District of Ohio**Case number: **16-10250-jps**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dean Maynard Boland

6/29/16**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.